UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION

IN RE:		CASE NO. 3:07-bk-03302-JAF
GORDON JAY LOPEZ,		
Debtor.	1	
MBNA AMERICA BANK,		
Plaintiff,		
V.		ADV. PROC. NO. 3:07-ap-00276-JAF
GORDON JAY LOPEZ,		
Defendant.	1	
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JUDGMENT

THIS CAUSE came on for consideration, ex parte, for entry of a Judgment in the above captioned adversary proceeding. The Court has considered the record and finds that the Debtor entered into a Stipulation with the Plaintiff, thereby consenting to the entry of a Judgment under certain conditions set forth in the Stipulation. This Court is satisfied that the Stipulation is fair, therefore, it is appropriate to approve same and.

Based on the Stipulation, onter a Judgment by consent in favor of the Plaintiff, and against the Debtor.

Accordingly, it is

ORDERED, ADJUDGED AND DECREED that Judgment be, and the same is hereby, entered on the Complaint in favor of MBNA AMERICA BANK, the Plaintiff, and against GORDON JAY LOPEZ, the Defendant in the amount of \$12,973.00, and the debt owed by the Debtor to the Plaintiff in the amount of \$12,973.00 is hereby declared to be non-dischargeable pursuant to 11 U.S.C. §523(a)(2).

It is further

ORDERED, ADJUDGED AND DECREED that pursuant to the Stipulation, the Defendant shall make payment to Plaintiff in the amount of \$4,600.00, at 0% interest, to be paid in monthly payments of \$50.00 each for a one year period, with the first payment to be made March 15, 2008. The monthly payments shall continue to be made on the 15th day of each month thereafter. After the first year, the Defendant shall make monthly payments of \$95.23, until such time as the \$4,600.00 due under the Joint Stipulation to Judgment has been paid in full. It is further

ORDERED, ADJUDGED AND DECREED that the Plaintiff shall not place the Judgment in the Public Records and shall not take any steps to collect the debt declared to be non-dischargeable by obtaining a Writ of Execution or a Writ of Replevin or levy on any properties of the Debtor as long as the Debtor complies with the repayment terms set forth in the Stipulation. It is further

ORDERED, ADJUDGED AND DECREED that the Plaintiff shall give a Satisfaction of Judgment to the Debtor upon the completion of the payment required by the Stipulation.

It is further.

ORDERED, ADJUDGED AND DECREED that in the event the Debtor defaults on the repayment terms, the Plaintiff is authorized to proceed to enforce the Judgment pursuant to the provisions of the applicable law.

DONE AND ORDERED at Jacksonville, Florida, on February 20, 2008

JERRY A. FUNK

United States Bankruptcy Judge

Copies Furnished to:

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At his place of residence
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Robert P Morrow Jr, Esq 10500 County Rd 13 N Lat X St Augustine FL 32092

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Alexander G Smith, Trustee 2601 University Blvd W Jacksonville FL 32217

US Trustee – JAX7 135 W Central Blvd Ste 620 Orlando FL 32801

I certify the foregoing to be true and correct copy of the original. CLERK OF COURT U. S. BANKRUPTCY COURT

Johns J. Lee

Dated: FEBRUARY 21, 2008

"RECORDED IN THE US BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF FLORIDA. JACKSONVILLE DIVISION

r.B. vol. 53 No. 7259